

The present Beneficiary, having requested and received the resignation of the present Trustee, hereby appoints KEY TITLE COMPANY, an Oregon corporation, as successor-trustee of the following designated Trust Deed, said successor-trustee having all the powers of the original trustee, effective herewith:

Dated: MAY 17, 1995 Recorded on: MAY 19, 1995
 In Book/Reel: M95 Page: 13209
 Records of ~~DESCHUTES COUNTY, OREGON~~ KLAMATH COUNTY, OREGON
 Grantor: DENNIS RICHARDS AND CAROL RICHARDS
 Trustee: BEND TITLE COMPANY
 Beneficiary: KENNETH C. BARROWS AND DEBORAH L. BARROWS

AND REQUEST FOR RECONVEYANCE

ALL SUMS SECURED BY THE ABOVE REFERENCED TRUST DEED HAVE BEEN FULLY PAID AND SATISFIED. KEY TITLE COMPANY, UPON DELIVERY TO IT OF THE TRUST DEED AND RELATED NOTE MARKED PAID, IS HEREBY AUTHORIZED AND INSTRUCTED TO CANCEL ALL evidence of indebtedness secured by the Trust Deed and to reconvey, without warranty, to the parties designated by the terms of said Trust Deed the estate now held by KEY TITLE COMPANY under the Trust Deed. After recording, return this document to the undersigned Beneficiary.

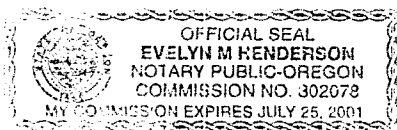
DATED: APRIL 20TH, 1998

Kenneth Barrows

Deborah Barrows

STATE OF OREGON, COUNTY OF DESCHUTES: ss On April 20, 1998
 personally appeared KENNETH & DEBORAH BARROWS known to me to be the identical individual described in and who executed the within instrument and acknowledged to me that he executed the same freely and voluntarily.

Before me:



Evelyn M Henderson
 Notary Public for Oregon
 My Commission Expires: 7-25-01

DEED OF FULL RECONVEYANCE

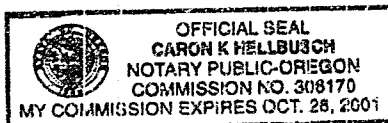
KEY TITLE COMPANY, HAVING RECEIVED THE APPOINTMENT AS SUCCESSOR TRUSTEE AND THE REQUEST FOR FULL RECONVEYANCE AS STATED ABOVE, DOES HEREBY GRANT, BARGAIN AND CONVEY, but without any covenant or warranty, express or implied, to the persons legally entitled thereto, all the estate held by KEY TITLE COMPANY in and to the property described in the above referenced Trust Deed, except as may have heretofore been previously conveyed to such persons.

DATED:

KEY TITLE COMPANY

Rebecca Nelson
 By: Rebecca Nelson

STATE OF OREGON, COUNTY OF DESCHUTES: ss On _____,
 personally appeared Rebecca Nelson, who, being duly sworn, did say that he is the Authorized Signer of Key Title Company, a corporation, and that said instrument was signed on behalf of said corporation by authority of its board of directors; and she acknowledged said instrument to be her voluntary act and deed. Before me:



Caron K. Hellbusch
 Notary Public for Oregon
 My Commission Expires: Oct. 28, 2001

RETURN TO:
 KEY TITLE COMPANY
 ATTN: EVIE
 P.O. BOX 309
 LAPINE, OR 97739

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

First American Title

on this 11th day of May A.D., 1998
 at 2:41 o'clock P. M. and duly recorded
 in Vol. M98 of Mortgages Page 15960

Bernetha G. Letsch, County Clerk

By Kathleen Ross

Fee,

\$15.00

Deputy.